

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION

In re: DIXON, SHIRLEY F

§ Case No. 15-81827

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

MEGAN G. HEEG, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$1,910.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$16,400.00</u>
Total Distribution to Claimants: <u>\$38,302.90</u>	Claims Discharged Without Payment: <u>\$56,485.95</u>
Total Expenses of Administration: <u>\$46,697.10</u>	

3) Total gross receipts of \$ 100,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 15,000.00 (see **Exhibit 2**), yielded net receipts of \$85,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$16,150.00	\$16,150.00	\$16,150.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	46,697.10	46,697.10	46,697.10
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	60,316.45	48,322.66	32,560.66	22,152.90
TOTAL DISBURSEMENTS	\$60,316.45	\$111,169.76	\$95,407.76	\$85,000.00

4) This case was originally filed under Chapter 7 on July 15, 2015.
The case was pending for 20 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/16/2017 By: /s/MEGAN G. HEEG
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Potential Personal Injury with Attorney Crosby	1142-000	100,000.00
TOTAL GROSS RECEIPTS		\$100,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Shirley F. Dixon	Debtor's exemption portion per court Order dated 2/17/16	8100-002	11,476.44
Shirley F. Dixon	Debtor's remaining personal injury exemption per court order dated 9/14/16	8100-002	3,523.56
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$15,000.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Attorney Thomas Luchetti	4110-000	0.00	N/A	N/A	0.00
NOTFILED	Attorney George P. Hampilos	4110-000	0.00	N/A	N/A	0.00
	Hampilos & Langley, Ltd.					
	Law Office of Crosby & Associates, P.C.	4220-000	N/A	1,150.00	1,150.00	1,150.00
	Law office of Crosby & Associates	4220-000	N/A	10,000.00	10,000.00	10,000.00
	Law office of Crosby & Associates	4220-000	N/A	5,000.00	5,000.00	5,000.00
TOTAL SECURED CLAIMS			\$0.00	\$16,150.00	\$16,150.00	\$16,150.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MEGAN G. HEEG	2100-000	N/A	7,500.00	7,500.00	7,500.00
MEGAN G. HEEG	2200-000	N/A	5.68	5.68	5.68
Ehrmann Gehlbach Badger Lee & Considine, LLC	3110-000	N/A	4,510.00	4,510.00	4,510.00
Ehrmann Gehlbach Badger Lee & Considine, LLC	3120-000	N/A	196.22	196.22	196.22
Law Office of Crosby & Associates, P.C.	3210-600	N/A	6,666.67	6,666.67	6,666.67
Law Office of Crosby & Associates, P.C.	3220-610	N/A	706.89	706.89	706.89
Law office of Crosby & Associates	3220-610	N/A	445.00	445.00	445.00
Law office of Crosby & Associates	3210-600	N/A	26,666.64	26,666.64	26,666.64
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$46,697.10	\$46,697.10	\$46,697.10

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Crusader Clinic	7100-000	177.77	137.00	137.00	137.00
2	Midland Credit Management, Inc. as agent for	7100-000	N/A	934.39	934.39	934.39
3	Grant Park Auto Sales, Inc.	7100-000	N/A	5,762.00	0.00	0.00
3 -2	Grant Park Auto Sales, Inc.	7100-000	3,599.00	5,762.00	5,762.00	5,762.00
4	SFC Central Bankruptcy	7200-000	335.00	330.00	330.00	196.50
5	Blue Cross Blue Shield of Illinois	7200-000	N/A	30,118.45	20,118.45	11,979.69
6	Rockford Health Physicians	7200-000	10,126.49	5,278.82	5,278.82	3,143.32
NOTFILED	Mutual Management Services Inc c/o Attorney James C.	7100-000	1,603.67	N/A	N/A	0.00
NOTFILED	VATIV Recovery Solutions LLC d/b/a SMC	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Omnicare	7100-000	333.05	N/A	N/A	0.00
NOTFILED	Palisades Collection LLC	7100-000	533.06	N/A	N/A	0.00
NOTFILED	Midland Credit Management	7100-000	1,987.00	N/A	N/A	0.00
NOTFILED	FRONTLINE RECOVERY GROUP	7100-000	unknown	N/A	N/A	0.00
NOTFILED	HSBC Card Services	7100-000	1,019.12	N/A	N/A	0.00
NOTFILED	PayDay One	7100-000	862.52	N/A	N/A	0.00
NOTFILED	McCauley & Associates Co.	7100-000	1,134.25	N/A	N/A	0.00
NOTFILED	Mutual Management Services Inc	7100-000	1,254.75	N/A	N/A	0.00
NOTFILED	Midwest Title Loans	7100-000	4,121.76	N/A	N/A	0.00
NOTFILED	Rockford Health Systems Anesthesiology Services	7100-000	81.81	N/A	N/A	0.00
NOTFILED	Tate & Kirlin Associates	7100-000	589.56	N/A	N/A	0.00
NOTFILED	East Bay Finding, LLC c/o Resurgent Capital Solutions	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Tribute Card Service	7100-000	1,018.44	N/A	N/A	0.00
NOTFILED	Swedish American Hospital	7100-000	75.45	N/A	N/A	0.00
NOTFILED	MIDLAND CREDIT MANAGEMENT	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Royce Financial	7100-000	322.00	N/A	N/A	0.00
NOTFILED	Rockford Gastroenterology Assoc	7100-000	340.83	N/A	N/A	0.00
NOTFILED	Primesource of Ohio	7100-000	441.00	N/A	N/A	0.00
NOTFILED	First Premier Bank	7100-000	354.93	N/A	N/A	0.00
NOTFILED	PennCredit	7100-000	60.28	N/A	N/A	0.00
NOTFILED	Rockford Mercantile Agency Inc	7100-000	841.51	N/A	N/A	0.00

NOTFILED	East Side Lenders	7100-000	415.00	N/A	N/A	0.00
NOTFILED	ALL CREDIT LENDERS	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Amberwood Care Center	7100-000	9,981.28	N/A	N/A	0.00
NOTFILED	Allied Business Accounts	7100-000	1,793.30	N/A	N/A	0.00
NOTFILED	All Credit Lenders	7100-000	3,419.10	N/A	N/A	0.00
NOTFILED	Affordable Cash Advance c/o Attorney D. Richard Haime	7100-000	4,447.09	N/A	N/A	0.00
NOTFILED	First National Credit Card	7100-000	532.22	N/A	N/A	0.00
NOTFILED	Ameriloan	7100-000	300.00	N/A	N/A	0.00
NOTFILED	Aspire Visa Card Services	7100-000	507.47	N/A	N/A	0.00
NOTFILED	Fiat Financial Money Center	7100-000	1,411.15	N/A	N/A	0.00
NOTFILED	Elite Recovery Services	7100-000	1,035.25	N/A	N/A	0.00
NOTFILED	Cash Loan Store	7100-000	435.57	N/A	N/A	0.00
NOTFILED	Creditors Protection Service	7100-000	3,970.65	N/A	N/A	0.00
NOTFILED	Jefferson Capital Systems LLC	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Catherine's c/o Comenity BK Dept fka WFNNB	7100-000	265.56	N/A	N/A	0.00
NOTFILED	Asset Acceptance LLC	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Cortrust Bank	7100-000	589.56	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$60,316.45	\$48,322.66	\$32,560.66	\$22,152.90

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-81827

Trustee: (330490) MEGAN G. HEEG

Case Name: DIXON, SHIRLEY F

Filed (f) or Converted (c): 07/15/15 (f)

§341(a) Meeting Date: 08/20/15

Period Ending: 02/16/17

Claims Bar Date: 02/08/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Associated Bank/Checking Imported from original petition Doc# 1	210.00	0.00		0.00	FA
2 Misc. household goods and furnishings Imported from original petition Doc# 1	1,000.00	0.00		0.00	FA
3 Clothing and personal items Imported from original petition Doc# 1	400.00	0.00		0.00	FA
4 2006 Ford 500 (Does Not Run) Imported from original petition Doc# 1	300.00	0.00		0.00	FA
5 Potential Personal Injury with Attorney Crosby Imported from original petition Doc# 1	Unknown	68,850.00		100,000.00	FA
5 Assets Totals (Excluding unknown values)	\$1,910.00	\$68,850.00		\$100,000.00	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): September 30, 2016

Current Projected Date Of Final Report (TFR): November 10, 2016 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-81827

Case Name: DIXON, SHIRLEY F

Taxpayer ID #: **-***5769

Period Ending: 02/16/17

Trustee: MEGAN G. HEEG (330490)

Bank Name: Rabobank, N.A.

Account: *****8566 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/14/16		Law Office of Crosby & Associates, P.C.	Gross personal injury settlement proceeds		11,476.44		11,476.44
	{5}		Settlement 20,000.00	1142-000			11,476.44
			Attorneys Fees The Crosby Law Firm -6,666.67	3210-600			11,476.44
			Special Counsel Expenses -706.89	3220-610			11,476.44
			Lien paid Rockford Orthopedic Assoc. -1,150.00	4220-000			11,476.44
03/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	11,466.44
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.89	11,450.55
05/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.87	11,434.68
06/08/16		Rabobank, N.A.	Bank and Technology Services Fee Adjustment	2600-000		-41.76	11,476.44
06/30/16	101	Shirley F. Dixon	Debtor's exemption portion per court Order dated 2/17/16	8100-002		11,476.44	0.00
10/28/16		Law office of Crosby & Associates	personal injury settlement proceeds		37,888.36		37,888.36
	{5}		gross settlement 80,000.00 proceeds pursuant to 9/14/16 Order	1142-000			37,888.36
			special counsel expenses -445.00	3220-610			37,888.36
			special counsel fees -26,666.64	3210-600			37,888.36
			Blue Cross lien -10,000.00	4220-000			37,888.36
			State Farm Lien -5,000.00	4220-000			37,888.36
11/02/16	102	Shirley F. Dixon	Debtor's remaining personal injury exemption per court order dated 9/14/16	8100-002		3,523.56	34,364.80
12/28/16	103	Ehrmann Gehlbach Badger Lee & Considine, LLC	Dividend paid 100.00% on \$4,510.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		4,510.00	29,854.80
12/28/16	104	Ehrmann Gehlbach Badger Lee & Considine, LLC	Dividend paid 100.00% on \$196.22, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		196.22	29,658.58
12/28/16	105	Crusader Clinic	Dividend paid 100.00% on \$137.00; Claim# 1; Filed: \$137.00; Reference:	7100-000		137.00	29,521.58
12/28/16	106	Midland Credit Management, Inc. as agent for	Dividend paid 100.00% on \$934.39; Claim# 2; Filed: \$934.39; Reference:	7100-000		934.39	28,587.19
12/28/16	107	Grant Park Auto Sales, Inc.	Dividend paid 100.00% on \$5,762.00; Claim# 3 -2; Filed: \$5,762.00; Reference:	7100-000		5,762.00	22,825.19

Subtotals : \$49,364.80 \$26,539.61

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-81827
Case Name: DIXON, SHIRLEY F

Trustee: MEGAN G. HEEG (330490)
Bank Name: Rabobank, N.A.
Account: *****8566 - Checking Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***5769
Period Ending: 02/16/17

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/28/16	108	SFC Central Bankruptcy	Dividend paid 59.54% on \$330.00; Claim# 4; Filed: \$330.00; Reference:	7200-000		196.50	22,628.69
12/28/16	109	Blue Cross Blue Shield of Illinois	Dividend paid 59.54% on \$20,118.45; Claim# 5; Filed: \$30,118.45; Reference:	7200-000		11,979.69	10,649.00
12/28/16	110	Rockford Health Physicians	Dividend paid 59.54% on \$5,278.82; Claim# 6; Filed: \$5,278.82; Reference:	7200-000		3,143.32	7,505.68
12/28/16	111	MEGAN G. HEEG	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			7,505.68	0.00
			Dividend paid 100.00% 7,500.00 on \$7,500.00; Claim# ; Filed: \$7,500.00	2100-000			0.00
			Dividend paid 100.00% 5.68 on \$5.68; Claim# ; Filed: \$5.68	2200-000			0.00

ACCOUNT TOTALS	49,364.80	49,364.80	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	49,364.80	49,364.80	
Less: Payments to Debtors		15,000.00	
NET Receipts / Disbursements	\$49,364.80	\$34,364.80	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****8566	49,364.80	34,364.80	0.00
	\$49,364.80	\$34,364.80	\$0.00